

<i>SERFF Tracking Number:</i>	<i>UNUM-125567309</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Life &amp; Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>38498</i>
<i>Company Tracking Number:</i>	<i>WL-GPO-65 ET AL</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>WL-GPO-65-et al</i>		
<i>Project Name/Number:</i>	<i>Whole Life/</i>		

## Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: WL-GPO-65-et al

SERFF Tr Num: UNUM-125567309 State: ArkansasLH

TOI: L07I Individual Life - Whole

SERFF Status: Closed

State Tr Num: 38498

Sub-TOI: L07I.101 Fixed/Indeterminate

Co Tr Num: WL-GPO-65 ET AL

State Status: Filed-Closed

Premium - Single Life

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Cathy Brooks, Donna

Disposition Date: 04/02/2008

Mazloom, Angela Mctier, Lauren

Sease, Annette Smith, Melissa

Allen

Date Submitted: 03/21/2008

Disposition Status: Accepted For  
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Whole Life

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/02/2008

State Status Changed: 04/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Informational filing only for Actuarial Memorandums for WL-GPO-65, WL-NGPO-65, WL-GPO-95, WL-NGPO-95 policy forms.

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<i>Company Tracking Number:</i>	<i>WL-GPO-65 ET AL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>WL-GPO-65-et al</i>		
<i>Project Name/Number:</i>	<i>Whole Life/</i>		

## Company and Contact

### Filing Contact Information

Lauren Sease, Senior Contract Analyst	LFSease@unum.com
1200 Colonial Life Boulevard	(803) 213-6528 [Phone]
Columbia, SC 29202	

### Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365		
Columbia, SC 29202	Group Name:	State ID Number:
(803) 798-7000 ext. [Phone]	FEIN Number: 57-0144607	
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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$0.00	03/21/2008	

SERFF Tracking Number:	UNUM-125567309	State:	Arkansas
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Company Tracking Number:	WL-GPO-65 ET AL		
TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.101 Fixed/Indeterminate Premium - Single Life
Product Name:	WL-GPO-65-et al		
Project Name/Number:	Whole Life/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		04/02/2008	04/02/2008

<i>SERFF Tracking Number:</i>	<i>UNUM-125567309</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>WL-GPO-65 ET AL</i>		
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<i>Project Name/Number:</i>	<i>Whole Life/</i>		

## Disposition

Disposition Date: 04/02/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNUM-125567309</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Life &amp; Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>38498</i>
<i>Company Tracking Number:</i>	<i>WL-GPO-65 ET AL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>WL-GPO-65-et al</i>		
<i>Project Name/Number:</i>	<i>Whole Life/</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	cover letter		Yes

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<i>Product Name:</i>	<i>WL-GPO-65-et al</i>		
<i>Project Name/Number:</i>	<i>Whole Life/</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-125567309 State: Arkansas  
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 38498  
Company Tracking Number: WL-GPO-65 ET AL  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: WL-GPO-65-et al  
Project Name/Number: Whole Life/

## Supporting Document Schedules

### Review Status:

**Bypassed -Name:** Certification/Notice 03/21/2008  
**Bypass Reason:** does not apply  
**Comments:**

### Review Status:

**Bypassed -Name:** Application 03/21/2008  
**Bypass Reason:** does not apply  
**Comments:**

### Review Status:

**Satisfied -Name:** cover letter 03/21/2008  
**Comments:**  
**Attachment:**  
Replacement letter-AR.pdf



**Colonial Life & Accident  
Insurance Company**

1200 Colonial Life Boulevard  
Columbia, SC 29210  
803.798.7000  
coloniallife.com

March 21, 2008

Julie Benafield Bowman  
State Insurance Commissioner  
Arkansas Insurance Dept.  
Attention: Life and Health  
1200 West 3rd Street  
Little Rock AR 72201-1904

RE:    NAIC#:            62049  
      Group#:          0565  
      Insurer:        Colonial Life & Accident Insurance Company  
      Forms:          WL-GPO-65-AR, et al, WL-GPO-95-AR, et al  
      Type of Filing: Life Paid Up at 65/95 with Guaranteed Purchase Option Policy  
      Tracking #      UNUM-125382447

Dear Commissioner Bowman:

The enclosed forms are being filed for informational purposes only.

We have discovered an error in the Actuarial Memorandums for the policy forms and the Accelerated Death Benefit which were approved by your Department on 12/28/2007.

In the policy form Actuarial Memorandum, a typographical error was found in the "Premiums and Renewability" section with the Premium Band information. The Premium Bands should be \$5,000 - \$50,000 instead of \$10,000 - \$50,000. The Policy forms and rates are correct.

In addition, in the Actuarial Memorandum for the Accelerated Death Benefit, a typographical error was found in the second paragraph on this page. The sentence should read, "The maximum payout is \$150,000 subject to a maximum of up to 75% of the policy face amount" instead of "The minimum payout is \$7,500 and the maximum payout is \$150,000 subject to a maximum of up to 75% of the policy face amount."

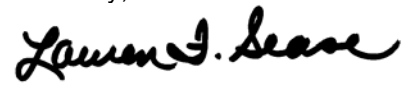
No additional changes were made on the memorandums.

Please replace the previously approved memorandums with the ones enclosed. Except for the inclusion of this change, the enclosed Actuarial Memorandums are identical to the ones approved by your Department. We have not issued these policy forms in the state of AR.



If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 6528. My email address is [lfsease@coloniallife.com](mailto:lfsease@coloniallife.com). The fax number is (803) 750-7341.

Sincerely,

A handwritten signature in black ink that reads "Lauren J. Sease". The signature is written in a cursive, flowing style.

Senior Contract Analyst

Enclosures